

CHAPTER FOUR

HOUSING AND COMMUNITY DEVELOPMENT FIVE-YEAR STRATEGIC PLAN

The five-year Strategic Housing and Community Development Strategic Plan is a description of the way Clark County/City of Vancouver will use federal housing and community development funds to a) respond to the needs of the community, and b) achieve a more localized, community-based decision making structure. This type of structure is being promoted at a national level to increase efficiencies in service delivery, to increase state and local control of funding and allocation processes, and to allow states and local government to respond to the unique geographic needs. While these goals may be desirable, of primary concern is whether or not federal funding will remain at current levels. Local control of funding decisions becomes difficult and contentious if federal funds are cut back at a time of increasing need.

The Strategic Plan begins with an overview of the federal, state, and local housing and community development resources available to Clark County. Next, a summary of the Clark County growth management policies that form the foundation of the H&CD Strategic Plan are presented. The objectives based on the data and analysis provided in Chapter Three, follow the policies. The H&CD Plan objectives are broad-based, five-year goals in the areas of affordable housing, the homeless continuum of care, and community development. For each objective, there is a brief discussion of the potential obstacles to fulfilling the objectives. Finally, measurements of progress for each objective are suggested.

The activities following each objective offer a more detailed description of the programs, funding sources, and key players to carry out the objectives. Finally, the Strategic Plan proposes strategies to address the needs of public housing residents, to reduce lead-based paint hazards, and to remove barriers to affordable housing.

The chapter concludes with a summary of the housing, homeless, and community needs priorities identified by the community. An estimate of the amount of resources needed to meet those priorities is provided.

HOUSING AND COMMUNITY DEVELOPMENT RESOURCES

There are a variety of federal, state, and local resources available to public and private housing developers, non-profit organizations, and local jurisdictions in Clark County. The resources listed below are generally allocated based on the scope of a project, the targeted population, and other resources that the project can leverage.

Clark County and the City of Vancouver act in a number of ways to advertise the availability of the funds, and to assist potential applicants in accessing them. This includes distributing Notices of Funds Availability, providing technical assistance and data for preparing applications, and writing letters verifying that proposed projects applying for state and federal dollars are consistent with the H&CD Plan (see Appendix H for Consolidated Plan Consistency Verification and Appendix I for HUD Funding Area Information and Certifications).

List of Funding Resources

Clark County Federal Entitlement Programs

1. Community Development Block Grant Program (CDBG)

The 2000 CDBG funds will be allocated within the Clark County CDBG entitlement area by the Urban County Policy Board. The Vancouver city council will allocate CDBG funds within Vancouver. CDBG funds are used for housing and community development projects benefiting low and moderate-income (up to 80 percent of median) individuals and families. CDBG policies are included in Appendix A.

- a. Housing Development: Capital funds may be allocated to the acquisition and rehabilitation of emergency and transitional housing facilities as well as homeownership programs.
- b. Housing Rehabilitation: CDBG funds are used to preserve existing housing stock through rehabilitation of owner-occupied and rental housing units.
- c. Community Facilities: CDBG funds support capital projects for facilities serving predominantly low-income people which provide direct services such as food distribution, health screening, and child care. Funds can also be used for historic preservation activities and removal of architectural barriers.
- d. Public Improvements: Projects serving predominantly low-income communities receive CDBG support to eliminate health and safety hazards, improve water and sewer systems, build parks, and remove architectural barriers.
- e. Economic Development: Funds may be allocated as assistance to private, for-profit businesses that create or retain permanent jobs for predominantly low-income persons.
- f. Public Service: The Clark County Urban Policy Board as well as the Vancouver city council do not fund public service projects. However, funds have been

used for projects that are public service in nature, such as the emergency food distribution buildings.

- g. Short Term Loans: CDBG funds may be used for short-term loans (float loan) for eligible CDBG activities. These loans, at below market rate interest, require a financial institution to guarantee the repayment of the loan by a specific date.
- h. Neighborhood Revitalization Strategy: As part of the Consolidated Plan a locally determined strategy for revitalizing a specific distressed neighborhood can be developed. A HUD approved NRS carries additional benefits for job creation, affordable housing, aggregate public benefit standard exemption, and public service cap exemption.

2. HOME Investment Partnership

The 2000 HOME entitlement will be allocated within the HOME Consortium based upon policies that are included in Appendix A.

- a. Rehabilitation: HOME funds will be used to rehabilitate both single-family homes of income eligible owners, and rental units where post-rehabilitation rents remain at or below federal required levels.
- b. New Construction: Clark County may use HOME funds for new construction. Priority is currently given to construction of affordable rental housing.
- c. Acquisition: Projects to acquire land or buildings for use as permanent low-income or transitional housing may receive HOME funds.
- d. Homebuyer Assistance: HOME funds may be provided to income-eligible households with certain conditions.
- e. Relocation, Finance, Costs, Site Improvements: HOME funds may be used to provide relocation assistance for displaced tenants, and finance site improvements related to housing development projects.

3. Emergency Shelter Grant Program (ESG)

The County does not receive ESG funds directly. To qualify for ESG funds, an entitlement area must receive more than one half of one percent of the national entitlement. In 1994, Clark County's entitlement amount fell below this amount when the City of Vancouver became its own entitlement. However, the County and all other eligible applicants, including nonprofit organizations and the housing authority,

may apply to the State of Washington for ESG funds. Only one application may be submitted from each entitlement area and funds are awarded on a competitive basis. Potential uses:

- a. Renovation or Major Rehabilitation: ESG funds are used to support projects to renovate buildings for use as emergency shelters for the homeless.
- b. Operations: ESG funds are used for payment of maintenance, operation (including rent, but excluding staff), insurance, utilities, and furnishings of emergency shelters.
- c. Homeless Prevention: Clark County may use ESG funds to help prevent homelessness by making payment for delinquent rent or utilities or providing first and last month's rent and deposits to enable homeless families to transition out of shelter programs.

4. Housing Opportunities for Persons with AIDS (HOPWA)

Clark County and City of Vancouver are part of the Portland-Vancouver Metropolitan entitlement area for HOPWA funds, and share the funds with other counties in the entitlement area. Funds are awarded by a formula based on the number of cases of AIDS. Funds may be used to provide housing assistance or services for persons with AIDS. The annual HOPWA entitlement is less than one million dollars.

Other Federal Funds (Competitive)

1. Homeownership Opportunities for People Everywhere (HOPE)

The HOPE 1 program for multifamily homeownership provides grants to convert public housing projects to homeownership projects for low-income families. Funds may be used for planning or implementation projects. HOPE for single family homes also provides planning or implementation programs. The HOPE 3 program provides first-time homeownership opportunities to low-income families and individuals by providing assistance to acquire and rehabilitate single-family properties owned by federal, state, and local governments and to finance their sale to eligible families at affordable prices.

2. Shelter Plus Care

The Shelter Plus Care program (McKinney Funds) provides four categories of rental assistance in connection with supportive services primarily to homeless individuals

with disabilities including the seriously mentally ill, substance abusers, or persons living with AIDS and related diseases.

3. Supportive Housing for Persons with Disabilities (Section 811)

Funding to expand housing with supportive services for group homes, independent living facilities and intermediate care facilities. Financing includes capital advances and project rental assistance. Disabled included physical and mental disabilities.

4. The Supportive Housing Program

The Support Housing Program Grants (McKinney Funds) to public and private non-profit entities to promote the development of supportive housing and services. Funds may be used for operating costs, acquisition, and rehabilitation, some new construction, leasing of structures, and supportive service costs.

5. Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)

The SAFAH program provides grants for facilities to house and provide support services for the homeless.

6. Supportive Housing for the Elderly (Section 202)

Provides capital advances and project rental assistance to nonprofit sponsors that may be used to finance the construction or rehabilitation of rental or cooperative structures for the elderly. Funds may be used for acquisition, rehabilitation, new construction, rental assistance and support services.

7. Section 8 Moderate Rehabilitation Assistance for SRO Dwellings

This McKinney Funded program provides rental assistance for homeless individuals in rehabilitated SRO units. Moderate rehabilitation is undertaken by building owners with private and/or public financing. Emphasis on special needs projects.

8. HUD Homes

HUD homes are foreclosed private residences that have been repossessed by HUD. The homes may be acquired by lease or direct sale for use by the homeless.

9. Section 108 Loan Guarantee

Section 108 loan guarantee provides the community with up to five times the county's latest CDBG entitlement amount as a source of financing for economic development,

housing rehabilitation, public facilities, and large-scale physical development projects. The principal security for the loan is the county's pledge of its current and future CDBG funds. The maximum repayment period is 20 years. The financing is underwritten by public offerings with an interest rate fixed to yields on U.S. Treasury obligations of similar maturity plus a small additional basis point spread.

10. Economic Development Initiative (EDI)

Economic Development Initiative funds can serve as the basis for subsidizing Section 108 loan guarantee funds. The initiative funds can be used in tandem with 108 funds to write down interest rate of the 108 loan, provide loan loss reserve, or to establish a debt service reserve.

11. Federal Emergency Management Administration (FEMA)

The Emergency Food and Shelter National Board Program provides funds to supplement and expand programs for homeless people, including food, shelter, and services.

12. Emergency Shelter Assistance Program (ESAP)

Local service providers receive ESAP funds through the state to support emergency shelter and services to the homeless. Up to 30 percent of funds can be used for homeless prevention activities.

13. Safe Havens Demonstration Program

Grants to provide low-income housing for homeless persons with serious mental illnesses. Funds can be used for new construction, acquisition, rehabilitation, leasing assistance, low-demand support services, out-reach activities and operating costs.

14. Federal Surplus Property for the Homeless

Rent-free, suitable federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.

15. Rural Economic and Community Development Program (formerly the Farmers Home Administration)

The following funds can be used for rehabilitation, homeownership, and water/sewer programs in rural areas of Clark County.

Section 502	Single family mortgages
Section 515	Multifamily mortgages
Section 523	Self-help housing technical assistance grants
Section 504	Low-interest rehabilitation loans for owner-occupied housing
Section HPG	Direct funds to Clark County for single family rehabilitation loans
Section 10.760	Water and sewer project financing

16. HUD Public Housing Comprehensive Grant

The Comprehensive Grant Program is the primary source of modernization funds used by larger public housing agencies (PHAs) to make physical improvements to public housing units and to improve the management and operation of the PHA. Funds can be used for rehabilitation and planning for improvements to public housing.

17. HUD Operating Subsidy

HUD provides operating subsidies to Public Housing Authorities to help them meet operating and maintenance expenses. Operating subsidies are allocated annually to approximately 3,200 PHAs to assist in the routine services to tenants, such as housing maintenance, utilities, salaries and protective services.

18. Federal Home Loan Bank: Affordable Housing Program/Community Investment Fund

These programs provide member banks subsidized financing and below market interstate financing for projects that benefit low- and moderate-income households.

19. 203 (k)

Funds may be used to rehabilitate or improve existing one-to-four housing units in one of four ways: 1) to purchase a dwelling and the land on which the dwelling is located and rehabilitate it; 2) to purchase a dwelling on another site, move it into a new foundation on the mortgaged property and rehabilitate it; 3) to refinance existing indebtedness and rehabilitate such a dwelling; and 4) to rehabilitate such a dwelling.

State Funds (Competitive)

1. Washington State Housing Assistance Program

The Washington State Housing Trust Fund provides low and no interest loans to local governments, housing authorities, and nonprofit housing organizations in financing

projects that will provide affordable housing for persons and families with incomes at or below 50 percent of the area median, and for low-income persons with special housing needs. One third of the revenue is earmarked for projects in rural zones.

Trust Funds may be used for:

- New construction, rehabilitation, or acquisition of low- and very-low income housing units
- Rent and mortgage subsidies in new construction or rehabilitated multifamily units
- Acquisition of housing units for the purpose of preserving them as low-income housing
- Shelter and related services for the homeless
- Matching funds for social services directly related to providing housing for special needs tenants
- Technical assistance, design, finance services, and predevelopment costs

2. Washington State Housing Finance Commission (Low Income Tax Credits)

The Commission provides technical assistance to non-profit; tax credits for multifamily rehabilitation projects; mortgage credits; and below market interest rates for single family home purchases. The Commission is authorized to issue both tax exempt and taxable bonds to finance new, existing, or improved residential dwellings.

3. Rehabilitation Tax Credit

A tax credit is available for the substantial rehabilitation of certified historic structures, which can be used for rental housing. The credit is equal to 20 percent of the qualified rehabilitation expenditures.

4. Washington Community Development Loan Fund (WCDLF)

The WCDLF provides predevelopment financing for housing, community and economic development throughout Washington State. The maximum amount per applicant is \$30,000. Eligible projects include rental, cooperative, homeownership, special needs, transitional, or emergency shelters for low-income households.

5. Weatherization/Energy Matchmaker Program

Clark County uses a combination of public and private funds to provide weatherization for single and multifamily dwellings for low-income owners and renters.

Local Funds (Competitive)

1. The Enterprise Foundation

The Enterprise Foundation is a national nonprofit housing and community development organization. Since its launch in 1982 it has leveraged over \$3 billion and helped create more than 100,000 affordable homes. The Enterprise Foundation has 17 concentration cities across the county including Portland, Oregon. The foundation is concentrating a significant amount of its financial and human resources in its Enterprise Concentration Cities metropolitan area. The Enterprise Foundation has created a Smart Growth Fund to finance the development of low-income and affordable housing in the metropolitan area.

2. HomeChoice

HomeChoice, available through participating Fannie Mae lenders, such as Washington Mutual, provides funds for individuals with disabilities by offering lower downpayments, more flexible use of second mortgage financing, closing costs, rehabilitation or access modification, and special qualifying and underwriting for borrowers whose incomes are not more than 50 percent of the area median income.

3. First Home Loan Program

The Community Housing Resource Center provides counseling and classes for first time homebuyers. Potential buyers meeting generally acceptable financial standards are helped to access various sources of funding specifically for first time homebuyers. Columbia Non-Profit Housing sponsors and administers the program.

4. United Way of Clark County

United Way of Clark County provides operating funds for emergency shelter, transitional housing, and support services to special needs groups, and other social and health services.

5. Local Foundations/Corporations

The local corporate community has traditionally provided some level of support for emergency shelter and special needs housing operating costs.

6. Private Lenders

Private financial institutions, in compliance with Community Reinvestment Act requirements, provide loans to households in low-income communities.

POLICIES GUIDING THE STRATEGIC PLAN

As part of its 20-Year Comprehensive Growth Management Plan, Clark County adopted countywide planning policies to guide its future growth. The housing, homeless continuum of care, and community development objectives presented in this chapter are intended to build upon these policies and incorporate them into implementation strategies. The County's adopted growth management policies for housing and community development include:

1. The County, municipalities and special districts will work together to establish urban growth areas within which urban growth shall be encouraged and outside of which growth may occur only if it is not urban in nature. Each municipality within the County shall be included within an urban growth area.
2. Urban growth areas shall include areas and densities sufficient to permit the urban growth that is projected to occur in the County for the succeeding 20-year period.
3. Urban growth shall be located primarily in areas already characterized by such growth and adequately served by existing public facilities and service capacities. Second, it will be focused in areas already characterized by urban growth that will be served by a combination of both existing public facilities and services that are provided by either public or private sources. Urban governmental services shall be provided in

urban areas. These serves may also be provided in rural areas, but only at levels appropriate to serve rural development.

Urban governmental services include those services historically and typically delivered by cities, and include storm and sanitary sewer systems, domestic water systems, street cleaning services, fire and police protection, public transit services, and other public utilities not normally associated with non-urban areas.

4. An urban growth area may include more than a single city.
5. Urban growth is defined as that which makes intensive use of land for the location of buildings, structures, and impermeable surfaces to such a degree as to be incompatible with the primary use of such land for the production of food, other agricultural products, fiber, or the extraction of mineral resources.
6. The County and cities shall review, at least every five (5) years, its designated urban growth area or areas, and the densities permitted within the incorporated and unincorporated portions of each urban area. The comprehensive plans of the County and each municipality shall be revised to accommodate urban growth projected to occur for the succeeding 20-year period.
7. Interagency cooperation between the county and each municipality.
8. Agency coordination of land use planning and development.

CONSISTENCY WITH GROWTH MANAGEMENT OBJECTIVES

The Housing Element of the County's 20-Year Comprehensive Growth Management Plan includes goals for promoting fair housing, housing for persons with special needs, neighborhood character and vitality, rehabilitation and preservation, development standards, financing, and housing types and tenure. The H&CD Strategic Plan is written to be consistent with these policies, and to promote activities and programs which further these objectives.

1. Provide for a diversity in the type, density and location of housing within the county and its cities which encourage and support equal access to housing and protect public health and safety.
2. Support and assist in planning for increasing housing opportunities that are primarily for persons with special needs.

3. Support public and private actions that provide housing choices for Clark County residents, with emphasis on increasing the number of housing alternatives for renters and owners and maintaining neighborhood stability.
4. Provide assistance for maintenance and rehabilitation of housing for Clark County residents.
5. Promote an active role in affordable housing using a combination of regulatory, partnership and finance techniques.
6. Establish a secure funding mechanism to support development of affordable housing. Coordinate and concentrate public expenditures to make positive and visible impacts on targeted neighborhoods.
7. Support a shift in the mix of housing types in the community, while improving homeownership tenure.

CONSOLIDATED FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN

The Five Year Strategic Plan describes the Clark County and City of Vancouver's objectives for addressing needs for affordable housing, services for homeless individuals and families, and community development. It also identifies key players for implementing the objectives and highlights the strengths and weaknesses of the County's institutional structure for implementing the objectives. Strategies are also identified for improving the living situations of public housing residents, decreasing lead-based paint hazards, and removing barriers to affordable housing in Clark County.

The Plan's five-year objectives are not geographically targeted, but are inclusive of all areas represented within the funding areas described in Chapter One. Projects targeted towards particular geographic areas are outlined in the 2000 Action Plan.

For each five-year objective, the Strategic Plan presents:

- **Analysis** of the data and information upon which the objective was developed. The data is derived from the need assessment in Chapter Three.
- **Obstacles** to implementing the objective, which could include funding limitations, circumstances beyond the County's control, or gaps in the County's housing and community development institutional structure.

- **Indicators**, or benchmarks, which chart the progress towards the objectives. When possible, the indicators are presented in quantitative terms so as to provide a useful and meaningful measurement. When feasible, a proposed target date for the completion of the objective is also provided.
- **Activities** that describe types of programs or projects which will be undertaken to achieve the objective over the five-year period.
- **Key organizations or jurisdictions** that will carry out the objectives.
- **Key funding sources** which will be pursued for implementation.

The 2000 Action Plan provides more specific information outlining the County's and City of Vancouver's actions for achieving or working towards the objectives in the coming year, including the projects which will be funded through CDBG, HOME and HOPWA funds. Each year thereafter, the County will prepare an annual plan that reports and charts its progress towards the five-year objectives. In this way, the Consortium will have a consistent methodology for planning, implementing, and measuring its progress.

Affordable Housing

2000-2004 Clark County/City of Vancouver Affordable Housing Objectives

- Increase the supply of housing affordable to renter households, especially for elderly and large families, earning 50 percent or less of the area median family income.
- Promote homeownership for low- and moderate-income households including the disabled earning less than 80 percent of the area median family income through an integrated approach that involves increasing affordable housing supply, increasing financial options for both housing providers and purchasers, increasing individual capacity to purchase, and allowing for increased density.
- Create additional housing options and increased opportunities for self-sufficiency for low-income elderly persons, persons with disabilities and or special needs, and public housing residents.

Preserve, whenever cost effective, existing affordable housing units threatened with loss due to condition, location, land use regulations, expiring federal contracts, redevelopment and revitalization efforts, or other situations.

Objective #1: Increase the supply of housing affordable to renter households earning up to 50 percent of the median family income.

Analysis: There are more than 6,665 low income renter households in Clark County earning less than 50 percent of the area median and paying more than 50 percent of their income for housing, according to the 1990 census. Another 5,017 low-income households pay between 30 and 50 percent of their earnings. More than 22,000 County households need housing assistance, based on 1990 figures, and this number does not include the homeless.

When monthly utility payments are added in, the affordability gap becomes even greater. A four-person family earning 50 percent of the median income can afford to pay no more than approximately \$655 per month in rental payments. This may be enough money to rent a one or two bedroom apartment in Clark County, but it will be very difficult to find a larger unit in that price range. The same size family with an income of 30 percent of median can only pay \$393 for rent and will be unable to find appropriate housing in Vancouver.

Obstacles: Producing rental housing affordable to the lowest income households requires significant public subsidies. The County and cities capacity for providing subsidies is increasingly limited. Local builders report that there is an inadequate supply of land zoned for rental and multi-family housing at a cost that would enable them to build units in price ranges affordable to low-income renters.

Indicators: Each year, rental units that are affordable to households earning 50 percent or less of the median income will be added to the housing stock. Five year goal: 284 units for extremely low income (0-30% of Medium Area Income) and 284 units for low-income (30-50% of MAI) and 90 for moderate income (50-80% MAI). Geographic Area: Countywide, except new construction shall be within Urban Growth Boundaries.

Activity 1: Support new construction of rental units affordable to low-income households by the public, private, and non-profit sectors. Continue rental rehabilitation programs that provide landlord equity participation to maximize leverage and ensure affordable rent levels. Support County policies that create fee and development incentives for developers to build rental housing targeted to low-income households.

The Clark County/City of Vancouver Consortium will target CDBG, HOME, and state and local resources for rehabilitation and new construction activities to increase the supply of affordable rental housing.

Activity 2: Implement County growth management and planning efforts which address affordable housing provisions for adequately zoned land and appropriate land use incentives

for affordable housing. Support County efforts and policies to streamline building permit review and approval processes for affordable housing, encourage re-zoning for higher densities equitably throughout the county and within each city's jurisdiction, and create fee and development incentives for developers to build more affordable housing.

Activity 3: Support the Vancouver Housing Authority's housing development activities. The Vancouver Housing Authority is actively involved in creating rental housing for low-income populations and special needs populations that will remain affordable over time. The Consortium, where possible, will support these projects through program development, technical assistance, cooperative applications for funding, and advocacy for federal and state funds.

Activity 4: Support the formation of local mechanisms such as a Community Development Corporation (CDC), a Community Housing Development Organization (CHDO) or non-profit organizations to develop, own and manage affordable rental housing in neighborhoods. State Housing Assistance Funds and HOME funds will be sought for the development of one or more of these organizations. Technical assistance will be provided by housing staff of the Clark County Department of Community Services and Corrections or other sources.

Activity 5: Support transitional housing programs that assist low income families to achieve permanent affordable housing.

Activity 6: Work with the community to continue the development of the Continuum of Care needed to complete the application for McKinney funds. The Continuum of Care application will include a request for a renewal for Project Access, a Shelter + Care tenant based rental assistance and a permanent tenant based rental subsidy.

Activity 7: Participate with the Council for the Homeless, Vancouver Housing Authority, Y's Housing and other entities involved with the Continuum of Care Plan to actualize Orchard Glen Transitional Housing, Wise Moves, CHANGE; projects funded through McKinney funds (1999).

Objectives #2: Promote homeownership for low and moderate income households including the disabled earning less than 80 percent of the median family income through an integrated approach that involves increasing housing supply, increasing financing options for both housing providers and purchasers, and increasing individual capacity to purchase.

Analysis: Moderate income households earning 80 percent of area median could afford a home costing no more than approximately \$104,800, if they were able to pay the down payment and closing costs. Homes in this price range that are in an adequate and safe physical condition are increasingly difficult to find. Many households in this income range would have difficulty saving enough money for the down payment and closing costs. They are also financially vulnerable and could have difficulty making monthly payments if a crisis, such as temporary loss of employment were to occur.

Lenders and financial institutions also report than many households have difficulty in qualifying for a loan, overcoming a poor credit history, or managing other monthly costs in addition to housing payments.

Obstacles: Market demand for higher-priced homes may continue to limit the number of homes for sale in a price range that is affordable to lower income households. Down payment assistance loans may not be adequate to enable a moderate-income household to purchase. Increased local finance programs may still not provide enough funds to encourage the development of homes in lower price ranges.

Indicators: In five years, there will be a greater percentage low and moderate income families able to purchase homes. Additionally, more financing options will have become available to moderate-income households to enable them to become homebuyers. Five-year Goal: five units for extremely low income (0-30% of Medium Area Income) and 10 units for low-income (30-50% of MAI) and 70 for moderate income (50-80% MAI). Geographic Area: Countywide.

Activity 1: Pursue HOME funds, CDBG funds and other state and federal funds to continue and expand the Columbia Nonprofit Housing's first-time homebuyer assistance program.

Activity 2: Provide support to the Community Housing Resource Center, a non-profit organization which offers financial counseling and assistance in buying a home.

Activity 3: Provide support to Habitat for Humanity, a nonprofit organization that provides homeownership opportunities to households whose 25 to 50 percent of median. Funds from Clark County, the City of Vancouver, and private lenders will be sought.

Activity 4: Encourage the creation of financing mechanisms such as housing trust funds, land trusts, and loan pools for local financing of affordable housing in both the public and private sector. Housing Trust Funds will be pursued.

Activity 5: Expand the Columbia Non-Profit homeownership education and loan program and the Vancouver Housing Authority's lease/purchase program to enable additional low-or moderate-income households to become homeowners. Support efforts by community-based nonprofit organizations to develop other home ownership opportunities.

Objective #3: Create additional housing options and increased opportunities for self-sufficiency for low-income elderly persons, persons with disabilities or special needs, and public housing residents.

Analysis: The housing affordability gap in Clark County is particularly acute for persons who may be on fixed incomes, who cannot support themselves because of a disability, or who rely solely on assistance programs. A disabled person receiving Supplemental Security Income receives approximately \$506 per month, yet the average one bedroom apartment rents for \$542. Elderly persons and those with disabilities who live on fixed incomes find it increasingly difficult to pay for rising housing and utility costs.

Additionally, Clark County faces a shortage of accessible or barrier-free housing units for persons who have restricted mobility. The number of fully accessible public housing units, Section 8, and market-rate units falls far short of meeting the need. The situation is made worse by a lack of coordination to assist persons with disabilities in locating an appropriate unit, while some accessible apartments are being rented by able-bodied people.

In 1997, the Office of Fiscal Management estimated that 10.1 percent of the County population, or 31,888 people were over age 65. The Washington State Long Term Care Commission estimates that over the next 20 years the number of people over 85 who need long term care will double. More than 6,560 persons with physical disabilities, over 3,370 persons with developmental disabilities and some 6,800 persons with mental illness currently reside in Clark County. A comprehensive continuum of housing is cited as the most compelling need of persons with HIV/AIDS and this will intensify as the population increases. In 1997 2,437 people sought detox assessment and chemical dependency treatment but the capacity of service providers in the County is still insufficient to meet the statewide average of serving 21 percent of the low income and indigent adults requiring treatment. There are at least 1,500 homeless veterans in the Vancouver area.

The need for public housing and Section 8 housing is at an all-time high. A total of 5,350 applications have been filed with the VHA for these two types of assisted housing.

Obstacles: Developers in Clark County have not perceived a profitable market for creating accessible, barrier-free units, especially since many potential renters or homebuyers are extremely low income. Federal housing funds for accessible and assisted development projects and public housing are threatened at a time when the need in Clark County is rapidly increasing.

Indicators: Each year, a greater number of accessible units for low-income persons with special needs will be available. The development of accessible housing will be coordinated with the needs of the specific special population to be served. Five-year Goal: 15 units for extremely low income (0-30% of Medium Area Income) and 15 units for low-income (30-50% of MAI) and 10 for moderate income (50-80% MAI). Geographic Area: Countywide.

Activity 1: Support and fund applications for low-income rental and homeownership opportunities for persons with special needs. CDBG, HOME and the Vancouver Housing Authority funds will be used.

Activity 2: Seek input from public housing residents for identification of improvements to their living situations, and for long-range planning activities for low-income housing needs throughout the County.

Activity 3: Develop the capacity of non-profit organizations to become developers, owners, and managers of housing for the elderly, persons with disabilities, and persons with special needs. Capacity-building activities include technical assistance for funding applications, board development, and project development and management.

Activity 4: Advocate for funding to increase the number of public and Section 8 housing units in Clark County.

Activity 5: Assist in the establishment of a clearinghouse that will help persons with physical disabilities to locate appropriately accessible and affordable housing.

Activity 6: Continue to seek funds to develop projects for persons with special needs including frail elderly individuals, persons with developmental disabilities, physical disabilities, severe mental illness, or AIDS and related diseases. Funds will be sought from the Washington State Housing Assistance Program, the Washington Community Development Loan Fund, HOME, CDBG, Section 202, Section 811, and local foundations.

Objective #4: Preserve, whenever cost effective, existing affordable housing units threatened with loss due to condition, location, expiring federal contracts, redevelopment and revitalization efforts or other situations.

Analysis: Low-income housing units on the market are threatened due to a variety of conditions. It is estimated that some 667 privately owned assisted housing units could be converted to market rate housing during the next 12 years as HUD contracts expire. An additional 132 units of FmHA-assisted units are also at risk in the next decade.

It is estimated by the County Department of Assessment that 7,659 single-family units are in a condition of needing rehabilitation and are threatened with loss if they are demolished rather than repaired.

Land use regulations that potentially convert residential areas to other uses also threaten existing housing stock.

Obstacles: Federal policy, not local governmental decisions, determines the amount of funds available for replacing assisted units lost to contract expiration. Congressional action also determines the amount of funds available for incentives for private market owners to participate in assisted housing programs. On the local level, growth management policy decisions that favor alternative land uses over residential uses lead to the demolition or changes in the use of affordable housing.

Indicators: In the next five years, there will have been a decrease in the number of single-family homes that are identified as being in poor or substandard condition. There will have been increase in the number of rental and homeowner units that are rehabilitated with federal funding sources. Five-year Goal: 40 units for extremely low income (0-30% of Medium Area Income) and 35 units for low-income (30-50% of MAI) and 25 for moderate income (50-80% MAI). Geographic Area: Countywide.

Activity 1: Work with the Vancouver Housing Authority to affirm its interest in exercising priority rights for purchase, through the Housing Preservation Section of the 1990 Federal Housing Act, of all federally assisted housing projects with contracts expiring in the next five years.

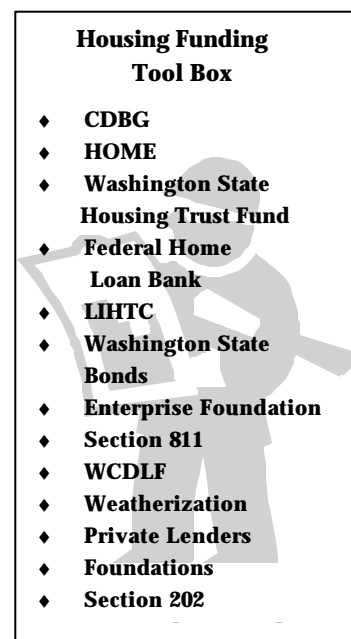
Activity 2: Examine inventories and review the short and long-term facility needs of city, county and community institutions whose expansion may jeopardize existing low-income housing. Explore alternatives to preserving this housing including adjustments to expansion plans or the feasibility of moving rather than demolishing housing.

Activity 3: Use and develop local data sources to determine the condition of residential units in the county to more clearly address the severity and location of rehabilitation needs, allowing for a better effort at targeting of rehabilitation funds.

Activity 4: Continue homeowner and rental rehabilitation programs offered through Clark County and the City of Vancouver. CDBG, HOME and Weatherization funds will be used.

Activity 5: Support the Vancouver Housing Authority in identifying mobile home parks in danger of closing and assisting resident homeowners to preserve the parks when appropriate.

Activity 6: Preserve; replace and/or increase affordable housing units threatened with loss due to the revitalization efforts posed by redevelopment.



Homeless Continuum of Care

2000-2004 Clark County/City of Vancouver Homeless Objectives

- Provide and enhance services and facilities to serve the needs of homeless individuals and families with an emphasis on implementing a continuum of care approach. This approach includes assessment and outreach, emergency shelter, transitional housing, permanent housing, and services to encourage self-sufficiency.
- Secure stable sources of operating funding for existing services and facilities.
- Provide services to prevent persons at risk from becoming homeless.

- Improve coordination between service providers to improve service delivery and to address gaps in the continuum of care.

Objective #1: Provide and enhance services and facilities to serve the needs of homeless individuals, youth and families with an emphasis on implementing a continuum of care approach. This approach includes assessment and outreach, emergency shelter, transitional housing, stable housing, and services to encourage self-sufficiency.

Analysis: Although the continuum of care model is a relatively new one for HUD, Clark County has used this approach to planning for services for several years. With the creation of the Council for the Homeless, Clark County, the Vancouver Housing Authority and the City of Vancouver all voiced recognition of the need for coordination of homeless services.

While this coordination has successfully led to the creation of the Emergency Shelter Clearinghouse and three family shelters, advocates recognize that a lack of financial resources is the major obstacle to fulfilling the goals of the community. Prominent gaps in the continuum of care still exist.

In 1998, 38 percent of the persons seeking shelter in Clark County were turned away from local emergency shelters, primarily because of a lack of bed space. The Council for the Homeless reports an increase in the number of homeless children and female heads of households.

A number of homeless individuals and families return to emergency shelters within a one-year period, indicating that the 30-day stay at a shelter often is not enough time to secure employment, housing, and other needed services to permanently escape homelessness. Clark County has an insufficient number of transitional housing facilities or single-room occupancy (SRO) facilities for individuals moving from emergency to stable housing. More importantly, there are not enough affordable units to allow households to establish a stable living arrangement. Assessment and case management services are needed for both persons staying at existing shelters and for non-sheltered individuals and families. Programs that promote self-sufficiency such as drug and alcohol treatment programs for pregnant teens and daycare are limited in funding and resources and do not meet the growing needs.

Obstacles: There is not enough funding available to fully implement a continuum of care approach in the next five years. Priorities need to be established for the planning and funding of homeless services and facilities, yet consensus about which programs are most critical will be difficult to achieve. Additionally, there are a limited number of providers that are willing and financially able to administer additional services.

The ability to measure long-term "success" of homeless programs and services is limited, and creates obstacles to change.

A City of Vancouver ordinance significantly limits the siting of additional homeless facilities and services within city limits.

Indicators: In five years, a more specific, formalized continuum of care plan will have been developed and adopted which priorities needs, funding, and implementation activities. The plan will have been developed by the Council for the Homeless, providers, local jurisdictions, and the Vancouver Housing Authority. Five-year Goal: funds to assist 40 persons who's income is extremely low income (0-30% of Medium Area Income). Geographic Area: Countywide.

Activity 1: Create new or expanded facilities and services using a continuum of care approach. Funds will be sought from ESG, HOME, CDBG, SRO Section 8, Supportive Housing, Shelter Plus Care, Washington State Housing Trust Fund and local sources.

Activity 2: Explore the possibility of the establishment of a non-profit corporation to serve as a sponsor for creating or expanding additional homeless facilities.

Activity 3: Provide technical assistance and training to service providers for funding applications, staff training and development, and stronger coordination of services with other providers.

Activity 4: Strengthen efforts by providers, local jurisdictions, and the Council for the Homeless to coordinate applications to federal, state, and local funding sources thus improving chances for success in obtaining competitive resources.

Objective #2: Secure stable sources of operating funding for existing services and facilities.

Analysis: Although funds exist for building shelters or creating new programs for the homeless, the lack of consistent and stable operating funds is a serious and ongoing problem. Shrinking resources, greater competition for private donations and volunteers, and increasing demands for service combine to overwhelm the budgets of existing shelters and service providers. Many funding sources either limit or do not allow the use of funds for operation of existing services.

Obstacles: The County does not receive funds from the Emergency Shelter Grant program. Attempts at securing competitive ESG funds from the State of Washington may or may not be successful. Future funding commitments from the County, the City of Vancouver, and the

Vancouver Housing Authority are unknown, given the other competing interests, needs and financial obligations placed on local jurisdictions.

As a continuum of care is emphasized, there may be a tendency to direct resources from shelters to other parts of the continuum.

Indicators: The Consortium will have researched and developed a comprehensive inventory of sources of operating funds. This research will have been conducted in cooperation with service providers, staff from funding agencies and statewide homeless advocacy organizations. Five-year Goal: Additional funds will assist 100 homeless persons (0-30% of Medium Area Income). Geographic Area: Countywide.

Activity 1: Seek additional operating funds for existing shelters from Washington State ESG funds, other federal funds for homeless programs, the Washington State Housing Trust Fund, state and local community foundations, and private donations. Support a national Homeless Block Grant with includes provisions for local homeless consortiums.

Activity 2: Pursue methods to create efficiencies of operations between shelters, including shared meal programs, purchasing, staffing, and provision of services.

Objective #3: Provide services to prevent persons at risk from becoming homeless.

Analysis: Increasing numbers of individuals and families are threatened with homelessness due to economic hardship, domestic violence, alcohol and drug addictions, or eviction. More than 22,000 persons in Clark County are in households that earns less than 30 percent of area median and are considered as being at risk of becoming homeless.

Obstacles: The circumstances that cause an individual or a family to become homeless are numerous and complex. Services or programs to address these causes may have only limited success.

Indicators: The County will have participated in efforts to identify the gaps in services needed to prevent individuals and families from becoming homeless. Potential funding sources for additional programs will have been identified, as will program design options, such as co-location of services, which will improve service delivery. Five-year Goal: assist an additional 100 homeless or at risk of being homeless persons (0-30% of Medium Area Income). Geographic Area: Countywide.

Activity 1: Ensure stronger coordination between programs that provide services to persons who are at risk of becoming homeless. Close service gaps to assist individuals and families with stabilizing their lives.

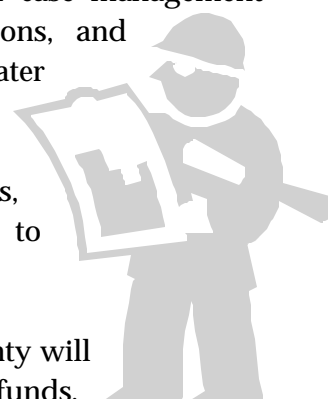
Activity 2: Work with service providers to establish methods to identify persons who may be at risk of homelessness, including persons in financial crisis, persons with substance abuse problems, or persons with special needs.

Objective #4: Improve coordination between service providers to improve service delivery and to address gaps in the continuum of care.

Analysis: There are efforts to increase coordination between service providers through the Council for the Homeless and the Coalition of Service Providers. However, greater opportunities for coordination still exist, including the coordination of case management between programs, sharing of program data for funding applications, and consistency of policies and procedures between shelters to assure greater access to services.

Obstacles: Individual shelter policies and procedures, confidentiality rules, funding restrictions, and limited staff resources often make it difficult to coordinate services and programs between shelters.

Indicators: Within two years, the Council for the Homeless and the County will have assumed a coordinating position for the allocation of homeless funds, service coordination, program planning and evaluation, and public policy advocacy for services for the homeless. Geographic Area: Countywide.



Activity 1: The County will work with service providers to define and strengthen activities of the Coalition of Service Providers.

Activity 2: The County and City of Vancouver will advocate for state legislation which increases funding for services and facilities for the homeless.

Activity 3: Initiate contact with Portland-area providers of shelters and services to identify regional gaps, potential collaborative efforts for service delivery, and examine issues which impact each area's ability to serve homeless persons in its own geographic area.

**Homeless Funding
Tool Box**

- ◆ CDBG
- ◆ HOME
- ◆ Washington State Housing Trust Fund
- ◆ Federal Home Loan Bank
- ◆ LIHTC
- ◆ Washington State Bonds
- ◆ Enterprise Foundation
- ◆ WCDLF
- ◆ Private Lenders
- ◆ Foundations
- ◆ CDBG Short term loan
- ◆ HOME Short term

Activity 4: Continue to sponsor community-wide forums to identify and prioritize needs.

Community Development Objectives

2000-2004 Clark County/City of Vancouver Community Development Objectives

- Create a suitable living environment by improving the safety and livability of neighborhoods and communities throughout the county.
- Demonstrate a commitment to long-term economic growth by promoting a diverse economic base and family wage jobs, and by providing opportunity for citizens, especially unemployed and disadvantaged persons.
- Develop a Neighborhood Revitalization Strategy in one or more targeted qualifying areas to arrest continuing decline of older neighborhoods and their livability.
- Support public facility improvements for non-profit agencies with a priority on agencies that provide direct services to low and moderate persons.
- Enhance quality of life for families and individuals to achieve self-sufficiency to the greatest extent possible by supporting health and human services which predominantly serve low- and moderate-income residents.

Objective #1: Create a suitable living environment by improving the safety and livability of neighborhoods and communities throughout the county.

Analysis: The Consolidated Plan process identified over \$350,000,000 in potential actions to create safe and livable neighborhoods in the Vancouver area and throughout the County. The majority of the activities would be streets and sidewalks, parks and recreation, and water and sewer projects. It is important to help bring the public facilities in the County's smaller cities and towns into compliance with federal and state regulations.

One of Clark County's greatest amenities is has been its focus on community life, especially in its smaller rural towns. Rapid growth in Clark County threatens to weaken these ties and diminish the quality of life for long-time and new residents. Resources are needed to accommodate future growth while maintaining a sense of identity and uniqueness to existing cities and towns.

Obstacles: Reduced federal, state, and local funding for services and facilities will erode efforts to accommodate for growth while maintaining or creating viable communities.

Indicators: Each year, the County will have used federal, state and local funds to develop community-based services and facilities. County staff will have provided technical assistance to cities and nonprofit organizations to develop projects and submit funding applications. Five-Year Goal: assist in the upgrading and development of parks, streets, sidewalks, and neighborhoods in general. Geographic Area: Countywide.

Activity 1: Support activities that address issues of livability and safety in neighborhoods and communities.

Activity 2: Encourage community development efforts which create additional facilities and services in under served areas of the community and emphasize mixed uses, including residential, business, and community functions.

Objective #2: Demonstrate a commitment to long-term economic growth by promoting a diverse economic base and family wage jobs, and by providing opportunity for all citizens, especially unemployed and disadvantaged persons.

Analysis: Clark County faces a changing economy. Traditional jobs in the timber and farming industries have decreased while jobs in manufacturing, high technology, retail and services have increased. Although Clark County's unemployment rate has remained relatively low, many of the new jobs have wages so low that workers cannot afford housing and other services. As a consequence, many must live a considerable distance from their place of employment or pay more than is affordable for housing.

Obstacles: Strategies for linking economic growth, housing, and community development are complex and require strong ties between the public and private sector. Other factors such as the economies of surrounding areas, markets for goods, and tax and growth policies all affect an area's economy and livability. The County's efforts cannot, on its own, bring about the desired outcome.

Indicators: The County will have been involved in efforts which promote activities to attract or retain employers which pay family wage jobs, increase training and educational opportunities for low- and moderate-income persons, and create strategies for providing housing near employment. Efforts will be underway to target infrastructure and housing development in support of higher-wage employers. Five-Year Goal: assist in the upgrading and development of jobs or the retaining of jobs. Geographic Area: Countywide.

Activity 1: Foster the development and use of private/public partnerships to implement the economic development policies, programs and projects to support the retention and expansion of the economic base of the region. Funding sources include CDBG Section 108 loan guarantee and Economic Development Initiative.

Activity 2: Cooperate in efforts to establish regional economic diversification and development goals, strategies and actions. Participation should be encouraged by other jurisdictions, labor, education, environment and business interests.

Activity 3: Support the development of programs which encourage employers to assist employees in acquiring affordable housing near their place of employment through down payment assistance programs, geographic target of relevant neighborhoods, or other options.

Activity 4: Participate in efforts to provide job training and skill development opportunities to low-income persons or persons who are disadvantaged in the workplace due to a lack of education, a physical or mental disability, or a lack of training or experience. Funding sources include CDBG, Section 108 loan guarantee, Economic Development Initiative, and micro enterprise activities.

Activity 5: Provide financing to start, retain, expand and attract business as a major approach for meeting economic needs, utilizing special block grant lending instruments. Special funding sources include float-funded loans and Section 108 loans, which are accessed outside the normal proposal process.

Objective #3: Develop a Neighborhood Revitalization Strategy in one or more targeted qualifying areas to arrest continuing decline of older neighborhoods and their livability.

Analysis: There are several areas within Clark County and the City of Vancouver that are experiencing a decline in the overall livability of their neighborhoods. The continuing decline and widespread dis-investment point to a need for a different approach to rebuilding communities. No revitalization efforts in deteriorated areas can succeed without the support of all the community actors. It is the desire to bring the neighborhood and larger community stakeholders together to forge partnerships that help address the decline in a comprehensive manner. Looking not only at the quality and affordability of housing and human services needs, but providing an economic base that will foster growth and provide reinvestment in the neighborhood for long term community development.

Obstacles: Threshold problems concerning identification of a lead agency; is the lead agency also going to be the grantee. The establishment of relationships on a formal basis. The finalization of formal agreements; specifically stating the commitment of how far agencies

will extend themselves financially. Technical problems – bringing resources to bear that all had agreed upon. The actual commitment of funds. Identified timelines of funding sources and the administrative release of those funds.

Indicators: The City of Vancouver/County will have identified key participants for the creation of the neighborhood revitalization strategy creating networks to address areas ultimately defined by need. Targeted incentives of the NRS will start to be realized; job creation; aggregation of housing units; aggregation of public benefit. Five-year Goal: assist in the upgrading and development of a neighborhood through a Neighborhood Revitalization Strategy. Geographic Area: Countywide.

Activity 1: The City of Vancouver/County will identify specific neighborhood boundaries for study of potential Neighborhood Revitalization Strategies in keeping with the policies and implementation measures noted in the City of Vancouver's Growth Management Plan. All of the areas within the targeted boundaries will be contiguous. There may be one or more NRS identified over the next 5 years.

Activity 2: The process for the revitalization strategies will be developed with help from the residents, business owners, financial institutions, non-profit and community groups.

Activity 3: Prepare a Housing Study of the identified NRS for use as a measure of and identify needs related to the housing element.

Activity 4: Development of realistic strategies with an implementation plans promoting the identified Neighborhood Revitalization Strategy progress through job creation for unemployed low-to-moderate income individuals.

Objective #4: Support public facility improvements for non-profit agencies with a priority placed on agencies, which provide direct services to CDBG eligible persons.

Analysis: Over the course of the years the development of non-profit agencies to address the needs of low-income persons have evolved significantly. One of the problems faced by these agencies is the continued increase in demand of services and the decline in assistance dollars. They are continually requested to do more with less. Resources are needed to accommodate the agencies in the provision of capital facilities to house their social service programs.

Obstacles: Funding for these types of facilities is not readily available through the state or local governments as increased demands for other services, i.e. transportation and environmental issues have taken precedence. In the State of Washington the passage of I-695 has severely impacted the financial ability of the government entities to address many of the identified needs in the community. Although the provision of social services is an identified

need, transportation issues have taken priority in receiving immediate attention to be addressed.

Indicators: Each year the County/City of Vancouver will have used federal, state and local funds to develop community facilities for nonprofit agencies whose purpose is to serve the needs of low/moderate income persons. County/City of Vancouver staff will have provided technical assistance to potential applicants to develop projects and submit funding applications. Five-year Goal: assist in the upgrading and development of five non-profit agencies. Geographic Area: Countywide.

Activity #1: Provide technical assistance to non-profit agencies to help identify potential projects for funding through the annual CDBG application process.

Activity #2: Encourage non-profit development efforts which create additional facilities in the under served areas of the community.

Activity #3: Identify optimum site location criteria for placement of social service facilities which coordinate and compliment surrounding area needs. CDBG Staff to assist agencies in working through zoning issues which may impact placement of facilities.

Objective #5: Enhance quality of life for families and individuals to achieve self-sufficiency to the greatest extent possible by supporting health and human services which predominantly serve low- and moderate-income residents.

CD Funding Tool Box

- ♦ CDBG
- ♦ HOME
- ♦ Washington State Housing Trust Fund
- ♦ Federal Home Loan Bank
- ♦ Washington State Bonds
- ♦ Enterprise Foundation
- ♦ WCDLF
- ♦ Private Lenders
- ♦ Foundations
- ♦ CDBG Short term loan

Analysis: Public (human) services are an important component in making communities more livable by enhancing the quality of life for low- and moderate-income residents. Public services range from basic services such as assistance with accessing food, clothing and shelter to recreational and social activities for seniors and children of low-income families. CDBG funds can be used for a variety of human services that primarily benefit low- and moderate-income persons.

Obstacles: Reduced federal, state, and local funding for services. The amount of funds available for public services is further limited by federal statute to 15% of the annual CDBG entitlement.

Indicators: Annually, the City of Vancouver will use federal, state, and local funds to develop community-based human services. City staff will provide technical assistance to

organizations to develop projects and submit funding applications. Five Year Goal: assist organizations, primarily nonprofit, to enhance the quality of life for low and moderate-income residents. Geographic Area: City of Vancouver.

Activity #1: Support and fund human service activities addressing issues that enhance the quality of life for predominantly low and moderate families and individuals.

COMPLIANCE WITH FAIR HOUSING ACT

Clark County has an approved fair housing policy, which is in compliance with state and federal regulations. The County participates in educational activities related to fair housing, as well as in outreach activities and systemic testing of fair housing laws. Clark County is also working with neighboring counties to obtain a Fair Housing Initiatives Program grant for education and outreach activities.

In 1996, Clark County and City of Vancouver prepared an Analysis of Impediments to Fair Housing (Analysis of Impediments to Fair Housing in Clark County and the City of Vancouver, May, 1996). The analysis suggested that based on formal complaints filed with various agencies, there recurs discrimination in the rental market based on familial status, disability, and race. Additional evidence suggests that female heads of households and minorities in Vancouver and Clark may be denied mortgage loans more often than are white or male heads of households. The analysis suggested several avenues to overcome impediments including:

- research and identify appropriate agency to receive fair housing complaints for referral to mediation, enforcement or education;
- support and refer fair housing complaints for enforcement to HUD;
- continue outreach and education of fair housing laws and statutes; and
- monitor future home mortgage loan application activity in Clark County.

In 1998, Clark County and the City of Vancouver funded an Analysis of Home Mortgage Disclosure Act Data for Clark County and City of Vancouver. The analysis of the data from 1994 to 1997 showed that:

- Males have historically had a lower loan denial rate than females but the denial rates for both genders are increasing and the differences narrowing.
- Whites have a lower denial rate than minorities, but the denial rates for all races are becoming more similar.

- Denial rates in Clark are predominantly an urban event with the City of Vancouver having more high denial areas than the remainder of the county.
- The mean incomes of applicants have not been increasing as rapidly as the mean loan application amount, possibly contributing to the rapid increase in denial rates.

HOUSING AND COMMUNITY DEVELOPMENT INSTITUTIONAL STRUCTURE

Clark County's housing and community development strategies will be implemented by a variety of public, private, and non-profit organizations. Table 51 identifies the agencies expected to be involved with the implementation of the H&CD Plan strategies, as well as their purposes and roles. These purposes and roles include:

- 1) Community-wide planning: the assessment of needs, identification of resources to meet needs, and development of goals and policies for implementation;
- 2) Development: the creation and implementation of housing and community development projects;
- 3) Management: the administration and monitoring of projects, funds, contracts; and
- 4) Financing the fiscal control and allocation of housing and community development funds.

In general, intergovernmental cooperation and coordination between local units of government and agencies is strong in the housing area. There is a good working relationship between housing and human service agencies and organizations, and a free exchange of information. In addition, there has been strong emphasis on coordinating services. For example, the Council for the Homeless developed the Emergency Shelter Clearinghouse as a single point of information for homeless persons looking for shelter in Clark County. Networks with social service agencies and organizations were developed to coordinate other necessary services. The Council also coordinates planning and program development among all shelters, and develops standard operating policies and methods for statistical reporting. The Vancouver Housing Authority has taken an active role in providing support and services to the homeless shelters.

New housing providers from the private and non-profit sector have emerged and are a vital component of the area's housing service system. The roles of these providers, and the resources they offer, need to be defined and incorporated into the existing structure of housing providers so as to best utilize their programs and to maximize their potential for providing affordable housing. Incorporating the resources, purpose, and strengths of

organizations such as the Clark County Homebuilders Association, the Columbia River Non-Profit Housing, lending institutions, the Housing Resource Center, and emerging housing non-profit needs to occur in order to enhance housing services coordination in Clark County.

Coordination of community development activities is relatively new for Clark County. Through growth management, Clark County developed new planning procedures that required working with citizens, agencies, and other jurisdictions. The challenge will be to continue this momentum into coming years and to institutionalize these planning processes.

TABLE 51
Primary Purposes and Roles of Organizations and Agencies Involved in
Clark County's Housing and Community Development System

Program	Type	Purpose and Role			
		Community- Wide Planning	Development	Management	Finance
Clark County Department of Community Services and Corrections	Public	X	X	X	X
Clark County Department of Community Development	Public	X			
Other County Departments – Public Works, Transportation	Public	X		X	X
Vancouver Community and Housing Services	Public	X	X	X	X
Cities	Public	X	X	X	X
Vancouver Housing Authority	Public	X	X	X	X
WA State Department of Community, Trade and Economic Development	Public	X	X		X
WA State Department of Social and Health Services	Public	X	X	X	X
Columbia River Mental Health Services	Non-profit		X	X	
Arc of Clark County	Non-profit		X	X	
Homes for Community Living	Non-profit		X	X	
Local Human Service Organizations	Non-profit	X	X	X	
Human Services Council	Non-profit	X	X	X	
Evergreen Habitat For Humanity	Non-profit		X	X	X
Columbia Non-Profit Housing	Non-profit	X	X	X	X

TABLE 51 (CONTINUED)
Primary Purposes and Roles of Organizations and Agencies Involved in
Clark County's Housing and Community Development System

Program	Type	Purpose and Role			
		Community-Wide Planning	Development	Management	Finance
Council for the Homeless	Quasi-public	X			
Emergency Shelter Clearinghouse	Quasi-public				
Catholic Community Services	Non-profit			X	
YWCA	Non-profit		X		
YW Housing	Non-profit		X	X	
Equal Opportunity Committee of Clark County	Non-profit	X			
Community Housing Resource Center	Non-profit				
ESD 112	Public Quasi-public	X		X	X
Affordable Community Environments	Non-Profit		X	X	
Columbia River Economic Development Council	Non-Profit	X			
Private Lenders	Private				X
Private Developers	Private		X	X	X

Source: Clark County Department of Community Services and Corrections.

In summary, the following are the strengths and weaknesses of the County's institutional structure for addressing housing and community development needs:

Strengths:

- Strong coordination and cooperation between public housing providers
- Streamlined services for homeless persons seeking shelter and other services
- Cooperation with Washington State Department of Community, Trade, and Economic Development on housing projects
- Strong interest in creating affordable units among public, private, non-profit sector
- Increased sharing of information and technical assistance
- Greater use of data to define housing problem and target financial resources
- Recognition by providers of the relationships between affordable housing and transportation, services, infrastructure, etc.
- Community development planning structures within cities and the County
- Local decision-making as it applies to state priorities
- Few non-profits compete for funds
- Reputable public housing authority provides leadership
- Broad-based county and city representation on CDBG and HOME funding boards

Weaknesses:

- Roles of new housing providers, especially in public and nonprofit sectors, not maximized
- Lack of coordination among housing providers about the number of and the location of physically accessible units
- Lack of information and coordination among building community and advocates for housing for persons with special needs (for example, design of accessible units)
- Resistance to consider affordable housing needs of county as a whole; tendency for individual communities to consider needs only of their own

Actions to overcome these weaknesses are identified and discussed primarily in Objective #5 of the Strategic Plan, although some are reflected in other objectives as well.

PUBLIC HOUSING

Improvements to Housing Units

The specific actions and steps to improve the management, operation, and living environment of public housing in Clark County are reported in the Vancouver Housing Authority's Comprehensive Grant Program Plan.

Public Housing Resident Initiatives

The Vancouver Housing Authority is committed to working with residents to assist them in becoming self-sufficient.

Project HOPE provides drug free activities for youth and families. The program is funded by HUD through the Public Housing Drug Elimination Program.

The RISE and STARS Community Center provides a meeting place for Moving to Work and other programs designed to help residents develop the skills they need to find employment and improve work skills, as well as develop healthy family and life skills. In August 1999, the Center relocated to 500 Omaha Way, previously occupied by VHA administrative offices. This space provides over 5,000 square feet for Center programs and 2,100 square feet for a licensed child care center. The new facility means that several programs can be offered simultaneously. The Center is home to after-school tutoring programs, computer labs, job readiness workshops and a host of other learning and recreational activities for children, youth and adults.

The Clark County Resident Council has office space in the Community Center. The Council was awarded a Tenant Opportunity Program grant by HUD in 1999. The grant provides funding for technical assistance in the development of resident employment opportunities as well as a part-time paid position to work directly with Moving to Work participants to offer assistance in identifying local resources to support their move off of public assistance.

FEDERAL FUNDING MONITORING STANDARDS AND PROCEDURES

Clark County will monitor the expenditure of CDBG, HOME, ESG, and HOPWA funds through the use of detailed contracts and monitoring evaluations and reports. Contracts will require on-site monitoring at 12 months and at the completion of the contract. All requests for expenditure reimbursement will require detailed documentation on authorized program Voucher Request forms and information required by HUD's cash and management system. The contracts will include all required federal provisions including Section 504/handicapped accessibility, lead-based paint, Housing Quality standards, and Davis-Bacon wage rates. Additional monitoring information is in Appendix A.

LEAD-BASED PAINT HAZARD REDUCTION

No quantitative, comprehensive information exists as to the number of housing units in Clark County with lead-based paint hazards, or the number of children who have been poisoned by such hazards. Estimates of the numbers of households that are at risk for lead-based paint hazards can be made using factors based on the age of a housing unit, its general condition, and, to a limited degree, the income and family composition of the occupants. Therefore, in the next five years Clark County will primarily focus on developing more reliable and quantifiable data as to the level of risk in residential units throughout the area, and in educating residents about the sources and hazards of lead-based paint. Over the next five years, the following are the actions to be undertaken to evaluate and reduce lead-based paint hazards:

- Coordinate with public and private efforts to reduce lead-based paint hazards in residential units.
- Participate in inter-agency efforts by county health organizations and agencies to develop methodologies for determining the extent of lead-based hazards in Clark County housing units.
- Integrate lead hazard evaluation, reduction, and education activities into existing housing programs. New Lead-Based Paint regulations will take effect on September 15, 2000.
- Support and promote comprehensive public health programs aimed at education and testing, especially for low- and moderate-income households and households at risk.
- Train staff on new lead-based paint procedures.

- Pursue lead-based paint funds for helping to identify and control LBP hazards in both renter and owner-occupied housing.

REDUCTION OF BARRIERS TO AFFORDABLE HOUSING

Over the next five years, the County will undertake efforts to remove barriers to affordable housing. These barriers include land use regulations and policies that may impede the development of affordable housing, the lack of financing options for private and public housing developers, and the lack of financing programs which enable individual households to buy or rent adequate housing.

The County's efforts will include:

- Develop or enhance programs that financially assist low and moderate-income households in renting or buying affordable and adequate housing, with increased attention given to the issue of security deposits.
- Coordinate workshops for public and private housing developers to provide funding information and technical assistance for housing development projects.
- Implement the policies and programs of the Housing Element of the Clark County 20-Year Growth Management Plan.

PRIORITIES FOR ALLOCATING INVESTMENT FUNDS

The priorities, objectives, and funding decisions contained in the H&CD Plan have been developed with input from community members, service providers, private and non-profit housing developers, and elected officials and staff through a series of public meetings and working group gatherings. These priorities are based on an analysis of the availability, affordability, and condition of housing for households in low- and moderate-income groups, special needs populations, and the homeless.

The County and City's strategies are designed to provide for the housing needs of the Community extremely low- and low-income households in a way that integrates support services, encourages private and public partnerships, and provides increased opportunities for extremely low- and low- income households. The County and City of Vancouver are concerned with housing production, preservation, and rehabilitation as well as ensuring linkages among housing, support services, public facilities and services, and other community development efforts. Clark County's commitment to affirmatively furthering Fair Housing objectives is carried out through each program and activity undertaken.